

<i>SERFF Tracking Number:</i>	<i>IASL-127385198</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Admiral Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>49628</i>
<i>Company Tracking Number:</i>	<i>AL MS RI AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans</i>		
<i>Project Name/Number:</i>	<i>AL MS RI AR/</i>		

Filing at a Glance

Company: Admiral Life Insurance Company of America

Product Name: Admiral Life Insurance SERFF Tr Num: IASL-127385198 State: Arkansas

Company of America Individual A&H Rate Filing

Medicare Supplement Standardized Plans

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Approved- State Tr Num: 49628
Closed

Sub-TOI: MS06.000 Medicare Supplement - Co Tr Num: AL MS RI AR State Status: Approved-Closed
Other

Filing Type: Rate

Author: Courtney Crocker

Date Submitted: 08/24/2011

Reviewer(s): Stephanie Fowler

Disposition Date: 11/18/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: 03/01/2012

Implementation Date: 03/01/2012

State Filing Description:

General Information

Project Name: AL MS RI AR

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 18%

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/18/2011

State Status Changed: 11/18/2011

Deemer Date:

Created By: Courtney Crocker

Submitted By: Courtney Crocker

Corresponding Filing Tracking Number:

Filing Description:

Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Form Numbers: MSAA200701AR - Plan A; SBA200701AR -Plan B; MSCA200701AR - Plan C; MSDA200701AR - Plan D; MSEA200701AR - Plan E; MSFA200701AR - Plan F; MSGA200701AR - Plan G

Rate increase requested: 18%

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/
Filing pending in Domicile State of Arizona

Company and Contact

Filing Contact Information

Courtney Crocker, Compliance Analyst courtney.crocker@iasadmin.com
8545 126th Avenue North 727-584-0007 [Phone] 2192 [Ext]
Suite 200 727-584-5613 [FAX]
Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Admiral Life Insurance Company of America	CoCode: 71390	State of Domicile: Arizona
One State Mutual Drive	Group Code: 4172	Company Type:
Rome, GA 30165	Group Name:	State ID Number:
(800) 987-1593 ext. [Phone]	FEIN Number: 41-6041001	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$350.00
Retaliatory?	No
Fee Explanation:	Rates for 7 plans @ \$50 per plan.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Admiral Life Insurance Company of America	\$350.00	08/24/2011	50918154

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/18/2011	11/18/2011
Disapproved	Stephanie Fowler	09/09/2011	09/09/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/17/2011	11/17/2011	Courtney Crocker	11/18/2011	11/18/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Pages	Courtney Crocker	11/14/2011	11/14/2011
Supporting Document	Health - Actuarial Justification	Courtney Crocker	11/14/2011	11/14/2011

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Disposition

Disposition Date: 11/18/2011

Implementation Date: 03/01/2012

Status: Approved-Closed

Comment: The negotiated rate increase of 5% has been approved to be implemented on or after March 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Admiral Life Insurance Company of America	6.000%	6.000%	\$51,986	477	\$886,425	6.000%	6.000%

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Third Party Letter of Authorization	Accepted for	Yes
		Informational Purposes	
Rate (revised)	Rate Pages	Approved-Closed	Yes
Rate	Rate Pages		No
Rate	Rate Pages	Disapproved	No

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Disposition

Disposition Date: 09/09/2011

Implementation Date:

Status: Disapproved

Comment: Based on the amount of the continuous increases since 2008 and the possible impact an 18% increase would have on the citizens of Arkansas, we are unable to approve your request at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Admiral Life Insurance Company of America	18.000%	18.000%	\$159,557	477	\$886,425	18.000%	18.000%

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Third Party Letter of Authorization	Accepted for	Yes
		Informational Purposes	
Rate (revised)	Rate Pages	Approved-Closed	Yes
Rate	Rate Pages		No
Rate	Rate Pages	Disapproved	No

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 11/17/2011
Submitted Date 11/17/2011
Respond By Date 12/19/2011

Dear Courtney Crocker,

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income.

Therefore, given the fact that we approved a rate increase on this block of business for at least the last three years; we will allow an increase of 5% in lieu of disapproval.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/18/2011
Submitted Date 11/18/2011

Dear Stephanie Fowler,

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. The attached is in response to your letter of 11/17/11.

Response 1

Comments: The Company will accept the Department's offer of a 5% rate increase. Attached are revised rate pages.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
Rate Pages	MSAA200701AR,MSBA200701AR,MSCA200701AR,MSDA200701AR,MSEA200701AR,MSFA200701AR,MSGAR,MSGA200701AR	Revised	Previous State Filing Number	
			46651	
			Percent Rate Change Request	
			5	

Previous Version

Rate Pages	MSAA200701AR,MSBA200701AR,MSCA200701AR,MSDA200701AR,MSEA200701AR,MSFA200701AR,MSGAR,MSGA200701AR	Revised	Previous State Filing Number
------------	--	---------	------------------------------

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/

DA200701AR,MSEA200701
AR,MSFA200701AR,MSG
A200701AR

46651

Percent Rate Change Request

6

Rate Pages MSAA200701AR,MSBA200 Revised
701AR,MSCA200701AR,MS
DA200701AR,MSEA200701
AR,MSFA200701AR,MSG
A200701AR

Previous State Filing Number

46651

Percent Rate Change Request

18

Sincerely,

Courtney Crocker
Compliance Analyst

Sincerely,
Courtney Crocker

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/

Amendment Letter

Submitted Date: 11/14/2011

Comments:

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request.

This is a resubmission of a previously disapproved rate filing. The Company is reducing the requested rate increase to 6%. While a higher increase is justified, the requested rate increase is being limited at this time due to concerns raised by the Department. Please note that the increase to the average policyholder from this rate increase will be less than \$10 per month.

Sincerely,

William M. Reynolds, FSA, MAAA
Consulting Actuary

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Rate Pages	MSAA200701AR, MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSGA200701AR	Revised	Previous State Filing Number: 46651	AR Rates rev.pdf

Percent Rate Change Request: 6 AR Rates rev.pdf

Supporting Document Schedule Item Changes:

Satisfied -Name: Health - Actuarial Justification

Comment:

AJ 2012 AR rev.pdf

SERFF Tracking Number: IASL-127385198 State: Arkansas
 Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
 Company Tracking Number: AL MS RI AR
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
 Project Name/Number: AL MS RI AR/

Post Submission Update Request Submitted On 11/18/2011

Status: Submitted
Created By: Courtney Crocker

General Information:

Field Name	Requested Change	Prior Value
Project Number		
Domicile Status Comments		
Explanation for Combination/Other		
Corresponding Filing Tracking Number		

Company Rate Information:

Company Name:Admiral Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.000%	6.000%
Overall % Rate Impact	5.000%	6.000%
Written Premium Change for this	\$44321	\$51986
Program		
Maximum %Change (where required)	5.000%	6.000%
Minimum %Change (where required)	5.000%	6.000%

SERFF Tracking Number: IASL-127385198 State: Arkansas
Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628
Company Tracking Number: AL MS RI AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans
Project Name/Number: AL MS RI AR/

Post Submission Update Request Processed On 11/15/2011

Status: Allowed
Created By: Courtney Crocker
Processed By: Stephanie Fowler
Comments:

Company Rate Information:

Company Name:Admiral Life Insurance Company of America

Field Name	Requested Change	Prior Value
Overall % Indicated Change	6.000%	18.000%
Overall % Rate Impact	6.000%	18.000%
Written Premium Change for this Program	\$51986	\$159557
Maximum %Change (where required)	6.000%	18.000%
Minimum %Change (where required)	6.000%	18.000%

SERFF Tracking Number:	IASL-127385198	State:	Arkansas
Filing Company:	Admiral Life Insurance Company of America	State Tracking Number:	49628
Company Tracking Number:	AL MS RI AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans		
Project Name/Number:	AL MS RI AR/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	03/01/2011
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Admiral Life Insurance Company of America	6.000%	6.000%	\$51,986	477	\$886,425	6.000%	6.000%

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
Approved-Closed 11/18/2011	Rate Pages	MSAA200701AR, Revised MSBA200701AR, MSCA200701AR, MSDA200701AR, MSEA200701AR, MSFA200701AR, MSG A200701AR		Previous State Filing Number: Percent Rate Change Request: 46651 5.000	AR Rates rev.pdf

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,558.00	1,731.00

Area 1

Mode	Preferred	Standard
Annual	1,527.00	1,696.00
Semi-Annual	763.50	848.00
Quarterly	381.75	424.00
Monthly	127.25	141.33

Area 2

Mode	Preferred	Standard
Annual	1,340.00	1,489.00
Semi-Annual	670.00	744.50
Quarterly	335.00	372.25
Monthly	111.67	124.08

Area 3

Mode	Preferred	Standard
Annual	1,278.00	1,419.00
Semi-Annual	639.00	709.50
Quarterly	319.50	354.75
Monthly	106.50	118.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	1,961.00	2,180.00

Area 1

Mode	Preferred	Standard
Annual	1,922.00	2,136.00
Semi-Annual	961.00	1,068.00
Quarterly	480.50	534.00
Monthly	160.17	178.00

Area 2

Mode	Preferred	Standard
Annual	1,686.00	1,875.00
Semi-Annual	843.00	937.50
Quarterly	421.50	468.75
Monthly	140.50	156.25

Area 3

Mode	Preferred	Standard
Annual	1,608.00	1,788.00
Semi-Annual	804.00	894.00
Quarterly	402.00	447.00
Monthly	134.00	149.00

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,206.00	2,451.00

Area 1

Mode	Preferred	Standard
Annual	2,162.00	2,402.00
Semi-Annual	1,081.00	1,201.00
Quarterly	540.50	600.50
Monthly	180.17	200.17

Area 2

Mode	Preferred	Standard
Annual	1,897.00	2,108.00
Semi-Annual	948.50	1,054.00
Quarterly	474.25	527.00
Monthly	158.08	175.67

Area 3

Mode	Preferred	Standard
Annual	1,809.00	2,010.00
Semi-Annual	904.50	1,005.00
Quarterly	452.25	502.50
Monthly	150.75	167.50

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	1,983.00	2,205.00

Area 1

Mode	Preferred	Standard
Annual	1,943.00	2,161.00
Semi-Annual	971.50	1,080.50
Quarterly	485.75	540.25
Monthly	161.92	180.08

Area 2

Mode	Preferred	Standard
Annual	1,705.00	1,896.00
Semi-Annual	852.50	948.00
Quarterly	426.25	474.00
Monthly	142.08	158.00

Area 3

Mode	Preferred	Standard
Annual	1,626.00	1,808.00
Semi-Annual	813.00	904.00
Quarterly	406.50	452.00
Monthly	135.50	150.67

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,001.00	2,223.00

Area 1

Mode	Preferred	Standard
Annual	1,961.00	2,179.00
Semi-Annual	980.50	1,089.50
Quarterly	490.25	544.75
Monthly	163.42	181.58

Area 2

Mode	Preferred	Standard
Annual	1,721.00	1,912.00
Semi-Annual	860.50	956.00
Quarterly	430.25	478.00
Monthly	143.42	159.33

Area 3

Mode	Preferred	Standard
Annual	1,641.00	1,823.00
Semi-Annual	820.50	911.50
Quarterly	410.25	455.75
Monthly	136.75	151.92

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,268.00	2,519.00

Area 1

Mode	Preferred	Standard
Annual	2,223.00	2,469.00
Semi-Annual	1,111.50	1,234.50
Quarterly	555.75	617.25
Monthly	185.25	205.75

Area 2

Mode	Preferred	Standard
Annual	1,950.00	2,166.00
Semi-Annual	975.00	1,083.00
Quarterly	487.50	541.50
Monthly	162.50	180.50

Area 3

Mode	Preferred	Standard
Annual	1,860.00	2,066.00
Semi-Annual	930.00	1,033.00
Quarterly	465.00	516.50
Monthly	155.00	172.17

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

CURRENT RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	1,998.00	2,220.00

Area 1

Mode	Preferred	Standard
Annual	1,958.00	2,176.00
Semi-Annual	979.00	1,088.00
Quarterly	489.50	544.00
Monthly	163.17	181.33

Area 2

Mode	Preferred	Standard
Annual	1,718.00	1,909.00
Semi-Annual	859.00	954.50
Quarterly	429.50	477.25
Monthly	143.17	159.08

Area 3

Mode	Preferred	Standard
Annual	1,638.00	1,820.00
Semi-Annual	819.00	910.00
Quarterly	409.50	455.00
Monthly	136.50	151.67

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan A

Annual Base Rates

Ages	Preferred	Standard
65+	1,636.00	1,818.00

Area 1

Mode	Preferred	Standard
Annual	1,603.00	1,782.00
Semi-Annual	801.50	891.00
Quarterly	400.75	445.50
Monthly	133.58	148.50

Area 2

Mode	Preferred	Standard
Annual	1,407.00	1,563.00
Semi-Annual	703.50	781.50
Quarterly	351.75	390.75
Monthly	117.25	130.25

Area 3

Mode	Preferred	Standard
Annual	1,342.00	1,491.00
Semi-Annual	671.00	745.50
Quarterly	335.50	372.75
Monthly	111.83	124.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan B

Annual Base Rates

Ages	Preferred	Standard
65+	2,059.00	2,289.00

Area 1

Mode	Preferred	Standard
Annual	2,018.00	2,243.00
Semi-Annual	1,009.00	1,121.50
Quarterly	504.50	560.75
Monthly	168.17	186.92

Area 2

Mode	Preferred	Standard
Annual	1,771.00	1,969.00
Semi-Annual	885.50	984.50
Quarterly	442.75	492.25
Monthly	147.58	164.08

Area 3

Mode	Preferred	Standard
Annual	1,688.00	1,877.00
Semi-Annual	844.00	938.50
Quarterly	422.00	469.25
Monthly	140.67	156.42

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan C

Annual Base Rates

Ages	Preferred	Standard
65+	2,316.00	2,574.00

Area 1

Mode	Preferred	Standard
Annual	2,270.00	2,523.00
Semi-Annual	1,135.00	1,261.50
Quarterly	567.50	630.75
Monthly	189.17	210.25

Area 2

Mode	Preferred	Standard
Annual	1,992.00	2,214.00
Semi-Annual	996.00	1,107.00
Quarterly	498.00	553.50
Monthly	166.00	184.50

Area 3

Mode	Preferred	Standard
Annual	1,899.00	2,111.00
Semi-Annual	949.50	1,055.50
Quarterly	474.75	527.75
Monthly	158.25	175.92

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan D

Annual Base Rates

Ages	Preferred	Standard
65+	2,082.00	2,315.00

Area 1

Mode	Preferred	Standard
Annual	2,040.00	2,269.00
Semi-Annual	1,020.00	1,134.50
Quarterly	510.00	567.25
Monthly	170.00	189.08

Area 2

Mode	Preferred	Standard
Annual	1,791.00	1,991.00
Semi-Annual	895.50	995.50
Quarterly	447.75	497.75
Monthly	149.25	165.92

Area 3

Mode	Preferred	Standard
Annual	1,707.00	1,898.00
Semi-Annual	853.50	949.00
Quarterly	426.75	474.50
Monthly	142.25	158.17

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan E

Annual Base Rates

Ages	Preferred	Standard
65+	2,101.00	2,334.00

Area 1

Mode	Preferred	Standard
Annual	2,059.00	2,287.00
Semi-Annual	1,029.50	1,143.50
Quarterly	514.75	571.75
Monthly	171.58	190.58

Area 2

Mode	Preferred	Standard
Annual	1,807.00	2,007.00
Semi-Annual	903.50	1,003.50
Quarterly	451.75	501.75
Monthly	150.58	167.25

Area 3

Mode	Preferred	Standard
Annual	1,723.00	1,914.00
Semi-Annual	861.50	957.00
Quarterly	430.75	478.50
Monthly	143.58	159.50

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan F

Annual Base Rates

Ages	Preferred	Standard
65+	2,381.00	2,645.00

Area 1

Mode	Preferred	Standard
Annual	2,333.00	2,592.00
Semi-Annual	1,166.50	1,296.00
Quarterly	583.25	648.00
Monthly	194.42	216.00

Area 2

Mode	Preferred	Standard
Annual	2,048.00	2,275.00
Semi-Annual	1,024.00	1,137.50
Quarterly	512.00	568.75
Monthly	170.67	189.58

Area 3

Mode	Preferred	Standard
Annual	1,952.00	2,169.00
Semi-Annual	976.00	1,084.50
Quarterly	488.00	542.25
Monthly	162.67	180.75

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

PROPOSED RATES

ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Medicare Supplement Policy
Standardized Plan G

Annual Base Rates

Ages	Preferred	Standard
65+	2,098.00	2,331.00

Area 1

Mode	Preferred	Standard
Annual	2,056.00	2,284.00
Semi-Annual	1,028.00	1,142.00
Quarterly	514.00	571.00
Monthly	171.33	190.33

Area 2

Mode	Preferred	Standard
Annual	1,804.00	2,005.00
Semi-Annual	902.00	1,002.50
Quarterly	451.00	501.25
Monthly	150.33	167.08

Area 3

Mode	Preferred	Standard
Annual	1,720.00	1,911.00
Semi-Annual	860.00	955.50
Quarterly	430.00	477.75
Monthly	143.33	159.25

There is no modal loading.

Area Factors:

Area 1:	Zip Codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722	0.98
Area 2:	All Other Zip Codes Beginning with 720 and 721	0.86
Area 3:	Rest of State	0.82

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Health - Actuarial Justification	Approved-Closed	11/18/2011
Comments:		
Attachment:		
AJ 2012 AR rev.pdf		

	Item Status:	Status Date:
Satisfied - Item: Third Party Letter of Authorization	Accepted for Informational Purposes	11/18/2011
Comments:		
Attachment:		
2011 01 Admiral IAS Authorization Letter.pdf		



Admiral Life Insurance Company of America

One State Mutual Drive

P. O. Box 33

Rome, GA 30162-0033

RICHARD H. BURTON

VICE PRESIDENT AND CORPORATE COMPLIANCE OFFICER

January 19, 2011

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. "IAS" to file on behalf of Admiral Life Insurance Company of America policy forms, rate filings and reports with the State Departments of Insurance.

IAS may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

Richard H. Burton
rhburton@smrome.com

SERFF Tracking Number: IASL-127385198 State: Arkansas

Filing Company: Admiral Life Insurance Company of America State Tracking Number: 49628

Company Tracking Number: AL MS RI AR

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Admiral Life Insurance Company of America Individual A&H Rate Filing Medicare Supplement Standardized Plans

Project Name/Number: AL MS RI AR/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/14/2011	Rate and Rule	Rate Pages	11/18/2011	AR Rates rev.pdf (Superceded)
08/24/2011	Rate and Rule	Rate Pages	11/14/2011	AR Rates.pdf (Superceded)
08/24/2011	Supporting Document	Health - Actuarial Justification	11/14/2011	AJ 2012 AR.pdf (Superceded)